

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Calvin P. Bell
Cecelia D. Bell
Debtors

Case No. 15-03234-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: LyndseyPr
Form ID: 309A

Page 1 of 1
Total Noticed: 15

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db/jdb aty +Calvin P. Bell, Cecelia D. Bell, 33 West Hartford Street, Ashley, PA 18706-2217
+Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road, Clarks Summit, PA 18411-2505
4676467 +America's Choice Cars & Credit, 479 Blackman Street, Wilkes Barre, PA 18702-6003
4676468 J.P. Morgan Chase Bank N.A., 3415 Vision Drive, OH4-7334 Special Loans-, Columbus, OH 43219
4721601 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
4696073 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
4676470 PNC Bank, N.A., P.O. Box 5570, Locator BR-YB58-01-5, Cleveland, OH 44101-0570
4732744 +U.S. Bank National Association, et al, JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7142, Columbus, OH 43219-6009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: KMWesq@aol.com Oct 18 2016 19:22:09 Kevin M Walsh, 297-299 Pierce Street, Kingston, PA 18704

ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Oct 18 2016 19:22:32 United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4687051 E-mail/Text: blegal@phfa.org Oct 18 2016 19:22:35 PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
4676469 E-mail/Text: blegal@phfa.org Oct 18 2016 19:22:34 PHFA/HEMAP, 211 North Front Street, P.O. Box 15530, Harrisburg, PA 17105-5530
4676471 EDI: PRA.COM Oct 18 2016 19:13:00 Portfolio Recovery Associates, P.O. Box 12914, 120 Corporate Blvd., Norfolk, VA 23541
4731348 EDI: PRA.COM Oct 18 2016 19:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin M Walsh on behalf of Debtor Calvin P. Bell KMWesq@aol.com, law297@aol.com
Kevin M Walsh on behalf of Joint Debtor Cecelia D. Bell KMWesq@aol.com, law297@aol.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmdonald@sheilslaw.com; PA41@ecfbis.com; psheldon@sheilslaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Calvin P. Bell	Social Security number or ITIN	xxx-xx-9192
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Cecelia D. Bell	Social Security number or ITIN	xxx-xx-0396
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 July 30, 2015
Case number:	5:15-bk-03234-JJT	Date case converted to chapter	7 October 6, 2016

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Calvin P. Bell	Cecelia D. Bell
2. All other names used in the last 8 years		
3. Address	33 West Hartford Street Ashley, PA 18706	33 West Hartford Street Ashley, PA 18706
4. Debtor's attorney Name and address	Kevin M Walsh 297-299 Pierce Street Kingston, PA 18704	Contact phone 570 283-3041 Email: KMWesq@aol.com
5. Bankruptcy trustee Name and address	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587-2600 Email: rsheils@sheilslaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: October 18, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 18, 2016 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Courtroom #2, Max Rosenn US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: January 17, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	